

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:) 19-07416
)
Juan Diaz,) Chapter 13
Belkis Diaz,)
) Judge COX
Debtor(s).)

NOTICE OF MOTION

To the following persons or entities who were served via email by the Bankruptcy Court:

U.S. Trustee: USTPRegion11.ES.ECF@usdoj.gov

Tom Vaughn, Ch. 13 Trustee: ecf@tvch13.net, ecfchi@gmail.com, courtmail@tvch13.net

To the following persons or entities who were served via regular U.S. Mail:

See attached service list.

Please take notice that I shall appear before the following named Bankruptcy Judge, or any other Judge presiding in his stead, at 219 South Dearborn Street, Chicago, Illinois, in the following courtroom (or any other place posted), and present the attached **Motion to Extend the Automatic Stay**, at which time and place you may appear:

JUDGE: COX
ROOM: 680
DATE: April 1, 2019
TIME: 9:00 a.m.

/s/ David M. Siegel
David M. Siegel, A.R.D.C. #6207611
Attorney for the Debtor(s)

PROOF OF SERVICE

The undersigned does hereby certify that copies of this Notice and attachments were served to the above persons or entities, if service by mail was indicated above, by depositing same in the U.S. Mail at Wheeling, Illinois 60090, before 5:00 p.m. on March 25, 2019 with proper postage prepaid, unless a copy was provided electronically by the Bankruptcy Court.

/s/ David M. Siegel
David M. Siegel, A.R.D.C. #6207611
Attorney for the Debtor(s)

DAVID M. SIEGEL & ASSOCIATES
790 Chaddick Drive
Wheeling, IL 60090
847/ 520-8100

Juan & Belkis Diaz
8313 N. Hamlin Ave.
Skokie, IL 60076

Convergent Outsourcing
800 Sw 39th St
Renton, WA 98057

American InfoSource
PO Box 248838
Oklahoma City, OK 73124-8838

Credence Resource Mana
17000 Dallas Pkwy Ste 20
Dallas, TX 75248

Barclays Bank Delaware
125 S. West St.
Wilmington, DE 19801

Credit One, Bankruptcy Department
PO Box 98873
Las Vegas, NV 89193

Cap One
15000 Capital One Dr
Richmond, VA 23238

Credit One Bank Na
Po Box 98872
Las Vegas, NV 89193

Cap One
10700 Capital One Way
Richmond, VA 23060

Fingerhut
PO Box 1250
Saint Cloud, MN 56395-1250

Cavalry Portfolio Service
Attn: Bankruptcy Department
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595

FINGERHUT/WEBBANK
6250 Ridgewood Rd.
Saint Cloud, MN 56303-0820

Chrysler Capital
PO Box 961245
Fort Worth, TX 76161

First Premier
3820 N. Louise Ave.
Sioux Falls, SD 57107-0145

City of Chicago Dept. of Revenue
Camera Enforcement Violation
PO Box 88292
Chicago, IL 60680-1292

First Savings Credit Card
PO Box 2509
Omaha, NE 68103-2509

City of Chicago Parking
Department of Finance
P. O. Box 6330
Chicago, IL 60680

Harris & Harris, Ltd
111 West Jackson Blvd, Suite 400
Chicago, IL 60604

Commonwealth Edison-Care Center
Bankruptcy Department
PO Box 6113
Carol Stream, IL 60197-6113

Hsbc Bank
PO BOX 52530
Schaumburg, IL 60196

Continental Finance
Bankruptcy Dept.
121 Continental Drive, Ste 1
Newark, DE 19713-4347

Illinois Department of Revenue
Bankruptcy Department
PO Box 64338
Chicago, IL 60664-0338

Illinois Department of Revenue, Bankr. Section
PO Box 19035
Springfield, IL 62794-9035

Illinois Dept. of Revenue
Bankruptcy Unit
P.O. Box 19035
Springfield, IL 62794-9035

Insight Capital
635 N. Trade Street
Winston Salem, NC 27101-2916

IRS
Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Jeffersncp (Jefferson Capital Syste
Bankruptcy Department
16 McLeland Rd.
Saint Cloud, MN 56303

Law Office of Jeff Whitehead
700 West Van Buren, Suite 1506
Chicago, IL 60607

LVNV Funding
PO Box 10587
Greenville, SC 29603

Merrick Bank
10705 S. Jordan Gtwy Ste. 200
South Jordan, UT 84095

Metropltn Au
2212 W 147th St
Dixmoor, IL 60426

Midland Credit Management, Inc.
Bankruptcy Department
8875 Aero Drive, Ste 200
San Diego, CA 92123

Mr. Cooper Mortgage
8950 Cypress Waters Blvd
Coppell, TX 75019

Nicor Gas
ALL MAIL GOES TO
Bankruptcy Dept. PO Box 549
Aurora, IL 60507

Northshore Medical
2100 Pfingsten
Glenview, IL 60026

ONEMAIN, Bankruptcy Department
PO Box 1010
Evansville, IN 47706

Pierce & Associates
1 North Dearborn, Suite 1300
Chicago, IL 60602

Quantum3 Group
Sadino Funding
P.O. Box 788
Kirkland, WA 98083-0788

Radiant Cash
PO Box 1183
Lac Du Flambeau, WI 54538

Resurgent Capital Service
PO Box 10587
Greenville, SC 29603-0587

Secretary of State
Attn: Bankruptcy Department
PO Box 7848
Madison, WI 53707

Secretary of State License Renewal
3701 Winchester Road
Springfield, IL 62707-9700

Seterus
14523 SW Millikan Way
Suite 200
Beaverton, OR 97005

SpotLoan
PO Box 927
Palatine, IL 60078-0927

Sprint Nextel Correspondence
Attn: Bankruptcy Dept.
PO BOX 7949
Overland Park, KS 66207

SYNCB/Lowes
PO Box 965005
Orlando, FL 32896

T Mobile Wireless
Attn: Bankruptcy Dept.
4515 N santa Fe Ave
Oklahoma City, OK 73118-7901

TBOM/ATLS/FORTIVA
PO Box 105555
Atlanta, GA 30348

Verve
BANKRUPTCY DEPARTMENT
PO Box 6812
Carol Stream, IL 60197-6812

Village of Skokie
5127 Oakton Street
Skokie, IL 60077

WHITFORD BROOK FUNDING TRUST
c/o Springleaf
PO Box 3251
Evansville, IN 47731-3251

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:) 19 B 07416
)
Juan Diaz,) Chapter 13
Belkis Diaz,)
) Judge Cox
Debtor(s).)

MOTION TO EXTEND THE AUTOMATIC STAY

NOW COMES the Debtors, by and through their attorneys, DAVID M. SIEGEL & ASSOCIATES, and in support of her Motion, states as follows:

1. Jurisdiction is proper and venue is fixed in this Court with respect to these parties.
2. On March 18, 2019 the Debtors filed a voluntary petition for relief pursuant to Chapter 13 under Title 11 USC, and the hearing on confirmation is set for May 20, 2019.
3. Tom Vaughn was appointed Trustee in this case.
4. That Debtors had a prior pending bankruptcy (Case#16-13209) within one year preceding the filing of this case that was dismissed other than under §707(b).
5. That Debtors have filed the present case in good faith and there has been a change in circumstances since the previous case.
6. That Debtor's financial affairs have substantially changed due to falling behind on plan payments while trying catch up with mortgage.
7. That Debtors ended up doing a loan modification on their mortgage and now will have enough income to support plan payments which is evidenced by a signed Affidavit (See Attached Exhibit A).
8. That Debtors requests pursuant to §362(c)(3) that the automatic stay be extended as to any and all creditors.

9. That this request to extend the automatic stay is made in good faith, without the intent to defraud creditors, and proper notice has been had on all necessary parties.

10. That the Debtors have filed an additional two bankruptcy cases, which include: 98-18361, filed 06/15/98, discharged 10/13/98; 08-23344, filed 9/3/08, discharged 12/22/08.

WHEREFORE, Debtors respectfully requests that this honorable court grant Debtor's Motion to Extend the Automatic Stay.

Respectfully Submitted,

/s/ David M. Siegel
David M. Siegel, A.R.D.C. #6207611
Attorney for Debtor(s)

DAVID M. SIEGEL & ASSOCIATES
790 Chaddick Drive
Wheeling, IL 60090
(847) 520-8100

EXHIBIT

A

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:

Juan M Diaz
Belkis M Diaz
Debtor(s).

Case No: 19-07416

) Chapter 13
)
Judge: COX

AFFIDAVIT

The Debtors, Juan M & Belkis M Diaz, in the above captioned case, under penalty of perjury, states as follows:

1. That we, Juan M & Belkis M Diaz, are the debtors in the above-referenced case, and have knowledge of the facts contained within this affidavit.
2. That we filed a previous Chapter 13 case, Case # 16-13209, which was dismissed on 3/11/2019.
3. That the aforementioned case was dismissed due to falling behind on my plan payments while trying to catch up with my mortgage. I ended up doing a loan modification on my mortgage, which was successful but at the end, I could not catch up with my plan payments.
4. That the Chapter 13 plan shall be completed within 60 months, and will allow the effective reorganization of our debts.
5. That this current Chapter 13 case was filed in good faith, with the intention of repaying our creditors.

By signing this statement, we declare under penalty of perjury that all of the information contained herein is true and accurate, and acknowledge that the Court may rely on the truth of this statement in determining whether to extend the bankruptcy stay for the above Chapter 13 case. We understand the Court may revoke confirmation of the Chapter 13 Plan if the statements relied upon are not accurate.

Signed:

Juan M Diaz

Date:

3/8/19

Signed:

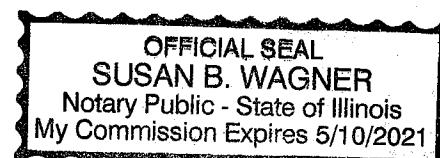
Belkis M Diaz

Date:

3/8/19

Prepared By:
DAVID M. SIEGEL & ASSOCIATES
790 Chaddick Drive
Wheeling, IL 60090
847/ 520-8100

SUBSCRIBED AND SWORN to
before me this 8th day of
March 20 19
Signature
NOTARY PUBLIC



Fill in this information to identify your case:	
Debtor 1	Juan M. Diaz
Debtor 2 (Spouse, if filing)	Belkis M. Diaz
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)	19-07416

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Employed
 Not employed

Debtor 2 or non-filing spouse

Employed
 Not employed

Occupation

Caseworker

Disabled

Employer's name

State of Illinois Dept of Human Services

Employer's address

8001 N Lincoln Ave
Skokie, IL 60077

How long employed there?

12 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1 For Debtor 2 or
non-filing spouse

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

2. \$ 5,420.00	\$ 0.00
3. +\$ 0.00	+\$ 0.00
4. \$ 5,420.00	\$ 0.00

Debtor 1 **Juan M. Diaz**
 Debtor 2 **Belkis M. Diaz**

Case number (if known)

19-07416

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ 5,420.00	\$ 0.00	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 394.00	\$ 0.00	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	5c. \$ 217.00	\$ 0.00	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00	
5e. Insurance	5e. \$ 277.00	\$ 0.00	
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00	
5g. Union dues	5g. \$ 67.00	\$ 0.00	
5h. Other deductions. Specify: <u>Other Ins.</u>	5h.+ \$ 85.00	+ \$ 0.00	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 1,040.00	\$ 0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 4,380.00	\$ 0.00	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00	
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00	
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00	
8e. Social Security	8e. \$ 0.00	\$ 1,651.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: <u>Daughter's social security</u>	8f. \$ 0.00	\$ 412.00	
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00	
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ 0.00	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 2,063.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 4,380.00	+ \$ 2,063.00	= \$ 6,443.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ 0.00		
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ 6,443.00		
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			
Combined monthly income			

Fill in this information to identify your case:

Debtor 1	Juan M. Diaz
Debtor 2 (Spouse, if filing)	Belkis M. Diaz
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)	19-07416

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes. Fill out this information for
each dependent.....

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

Do not state the
dependents names.

Daughter

12

Daughter

14

3. Do your expenses include
expenses of people other than
yourself and your dependents? No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know
the value of such assistance and have included it on Schedule I: Your Income
(Official Form 106I.)



4. The rental or home ownership expenses for your residence. Include first mortgage
payments and any rent for the ground or lot.

4. \$ 2,423.00

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	0.00
4b. \$	0.00
4c. \$	0.00
4d. \$	0.00
5. \$	0.00

Debtor 1 **Juan M. Diaz**
 Debtor 2 **Belkis M. Diaz**

Case number (if known) **19-07416**

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>350.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>505.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>888.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>365.00</u>
10. Personal care products and services	10. \$ <u>366.00</u>
11. Medical and dental expenses	11. \$ <u>104.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>394.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>0.00</u>
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>150.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: <u>2005 Nissan Murano (payoff 4/2020)</u>	17c. \$ <u>323.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: _____	21. +\$ <u>0.00</u>
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ <u>5,868.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>5,868.00</u>
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>5,868.00</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>6,443.00</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>5,868.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <u>575.00</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	Explain here: _____

Fill in this information to identify your case:

Debtor 1 Juan M. DiazDebtor 2 Belkis M. Diaz
(Spouse, if filing)United States Bankruptcy Court for the Northern District of IllinoisCase number _____
(If known)Check if this is:
 An amended filing
 A supplement showing
post-petition chapter 13
income as of

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information	Employment status	Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	Caseworker	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed
Include part-time, seasonal, or self-employed work.	<input checked="" type="checkbox"/> Occupation <input type="checkbox"/> Employer's name <input type="checkbox"/> Employer's address	State of Illinois 325 W. Adams Springfield, IL 62704	N/A N/A
Occupation may include student or homemaker, if it applies.	How long employed there?	1 year	N/A
2. List monthly gross wages, salary, and commissions before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			
3. Estimate and list monthly overtime pay.			
4. Calculate gross income. Add line 2 + line 3.			
5. List All payroll deductions:			
5a. Tax, Medicare, and Social Security deductions			
5b. Mandatory contributions for retirement plans			
5c. Voluntary contributions for retirement plans			
5d. Required repayments of retirement fund loans			
5e. Insurance			
5f. Domestic support obligations			

Part 2: Give Details About Monthly Income

For Debtor 1	For Debtor 2 or non-filing spouse
2. \$5,420.00	\$0.00
3. \$0.00	\$0.00
4. \$5,420.00	\$0.00
5a. \$393.70	\$0.00
5b. \$0.00	\$0.00
5c. \$216.96	\$0.00
5d. \$0.00	\$0.00
5e. \$340.00	\$0.00
5f. \$0.00	\$0.00

	For Debtor 1	For Debtor 2 or non-filing spouse
5g. Union dues	\$67.14	\$0.00
5h. Other deductions. Specify:	\$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a through 5h	\$1,017.80	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$4,402.20	\$0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm	\$0.00	\$0.00
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	\$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	\$0.00	\$0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	\$0.00	\$0.00
8e. Social Security	\$0.00	\$2,322.00
8f. Other government assistance that you regularly receive	\$0.00	\$0.00
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:		
8g. Pension or retirement income	\$0.00	\$0.00
8h. Other monthly income. Specify:	\$0.00	\$0.00
9. Add all other income. Add lines 8a-8h.	\$0.00	\$2,322.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 9 for Debtor 1 and Debtor 2 or non-filing spouse.	\$6,724.20	
11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> (Official Form 106J).	\$0.00	
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> (Official Form 106J).		
Specify:		
12. Add the amounts on lines 10 and 11. The result is the combined monthly income. Also write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> (Official Form 106Sum) if it applies.	\$6,724.20	
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes.		
Explain.....		

Fill in this information to identify your case:

Debtor 1 Juan M. Diaz

Debtor 2 Belkis M. Diaz
(Spouse, if filing)

United States Bankruptcy Court for the Northern District of Illinois

Case number
(if known)

Check if this is:
 An amended filing
 A supplement showing
 post-petition chapter 13
 expenses as of

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No.
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2

2. Do you have dependents?

Do not list Debtor 1 or Debtor 2.

No
 Yes. Fill out this information for each dependent

Dependent's relationship to Debtor 1 or Debtor 2

Daughter

Dependent's age

22

Does dependent live with you?

No
 Yes
 No
 Yes
 No
 Yes

Daughter

12

Daughter

9

3. Do your expenses include expenses of people other than yourself and your dependents?

No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on *Schedule I: Your Income*(Official Form 106I).

Note: Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

Note: Monthly payments that are being made through the Chapter 13 Plan, if any, are not included in the expenses listed on this schedule.

Your expenses
\$2,600.00

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4.

\$2,600.00

If not included in line 4:

4a. Real estate taxes	4a. <input type="text"/>
4b. Property, homeowner's, or renter's insurance	4b. <input type="text"/>
4c. Home maintenance, repair, and upkeep expenses	4c. <input style="text-align: right;" type="text"/> \$200.00
4d. Homeowner's association or condominium dues	4d. <input type="text"/>
5. Additional mortgage payments for your residence, such as home equity loans	5. <input type="text"/>
6. Utilities:	
6a. Electricity, heat, natural gas	6a. <input style="text-align: right;" type="text"/> \$450.00
6b. Water, sewer, garbage collection	6b. <input style="text-align: right;" type="text"/> \$26.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. <input style="text-align: right;" type="text"/> \$376.00
6d. Other. Specify: N/A	6d. <input type="text"/>
7. Food and housekeeping supplies	7. <input style="text-align: right;" type="text"/> \$600.00
8. Childcare and children's education costs	8. <input style="text-align: right;" type="text"/> \$125.00
9. Clothing, laundry, and dry cleaning	9. <input style="text-align: right;" type="text"/> \$225.00
10. Personal care products and services	10. <input style="text-align: right;" type="text"/> \$150.00
11. Medical and dental expenses	11. <input style="text-align: right;" type="text"/> \$225.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. <input style="text-align: right;" type="text"/> \$425.00
13. Entertainment, clubs, recreation, newspapers, magazine, and books	13. <input style="text-align: right;" type="text"/> \$100.00
14. Charitable contributions and religious donations	14. <input style="text-align: right;" type="text"/> \$39.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. <input type="text"/>
15b. Health insurance	15b. <input type="text"/>
15c. Vehicle insurance	15c. <input style="text-align: right;" type="text"/> \$206.00
15d. Other insurance. Specify: N/A	15d. <input type="text"/>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	16. <input type="text"/>
17. Installment or lease payments	
(None)	17. <input style="text-align: right;" type="text"/> \$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I</i> (Official Form 106I)	18. <input type="text"/>
19. Other payments you make to support others who do not live with you. Specify: N/A	19. <input type="text"/>
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I</i> (Official Form 106I)	
20a. Mortgages on other property	20a. <input type="text"/>
20b. Real estate taxes	20b. <input type="text"/>
20c. Property, homeowner's, or renter's insurance	20c. <input type="text"/>
20d. Maintenance, repair, and upkeep expenses	20d. <input type="text"/>
20e. Homeowner's association or condominium dues	20e. <input type="text"/>

Your expenses

20f. Other. Specify:

20f.

21. Other. Specify: N/A

21.

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a.

\$5,747.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b.

22c. Add line 22a and 22b. The result is your monthly expenses.

22c.

\$5,747.00

23. Calculate your monthly net income

23a. Copy line 12 (your combined monthly income) from Schedule I

23a.

\$6,724.20

23b. Copy your monthly expenses from line 22 above.

23b.

\$5,747.00

23c. Subtract your monthly expenses from your monthly income.

23c.

The result is your monthly net income

\$977.20

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No
 Yes.
 Explain.....